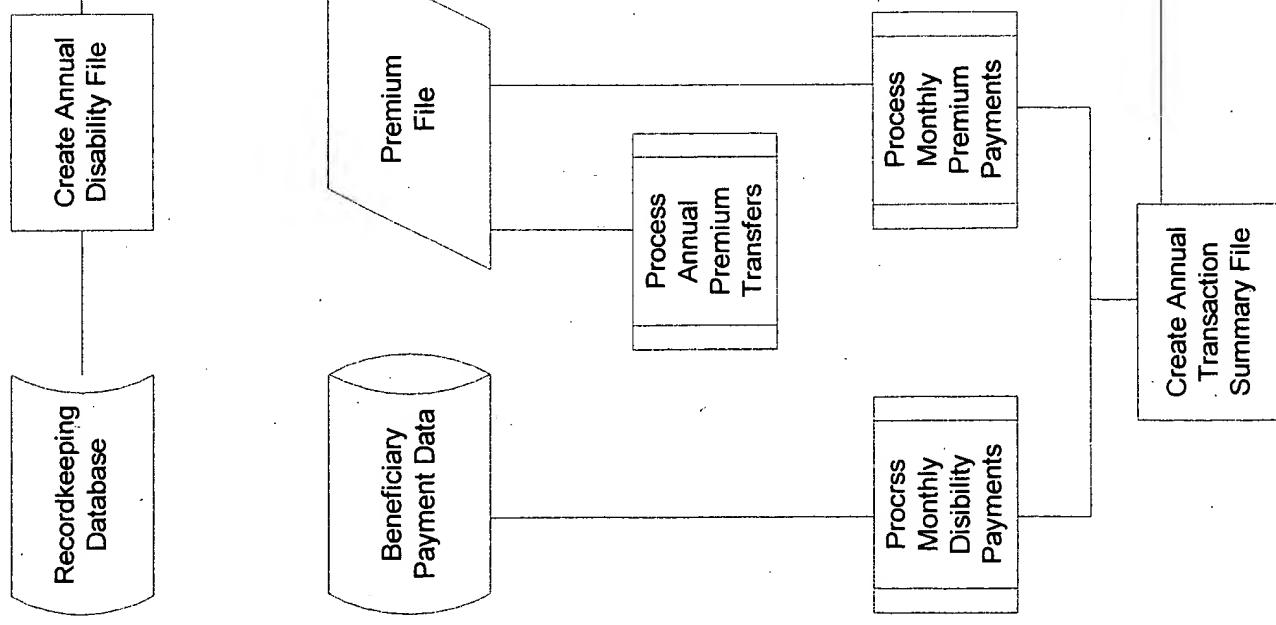
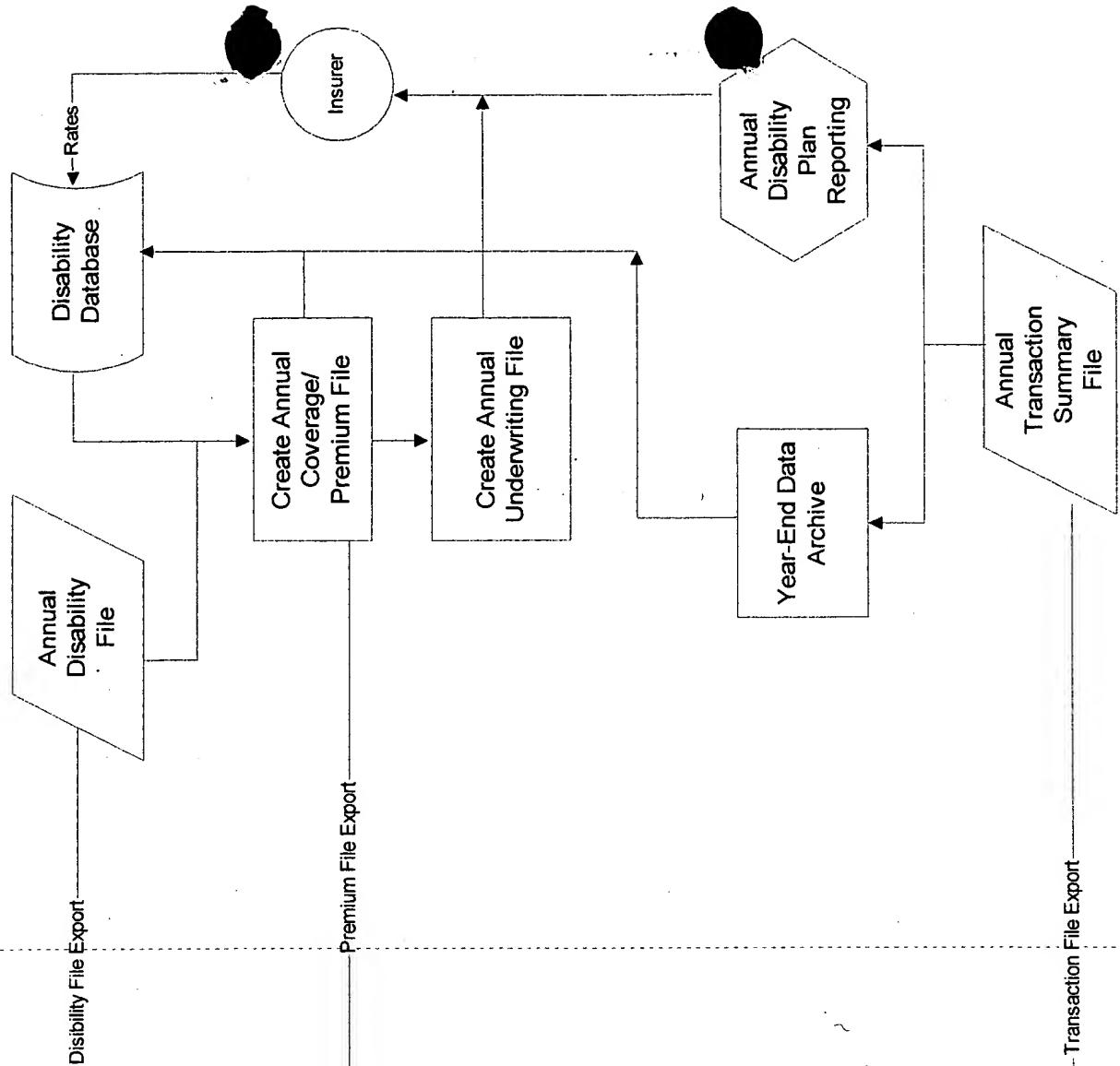


DCP PROCEDURAL FLOWCHART

RECORDKEEPING SYSTEM



DISABILITY SYSTEM



EXP MAIL EJ385046715US

FIGURE 1

**FCP POSSIBLE MONTHLY
WORKFLOW**

Recordkeeping System

Disability Application

Month	
1	Export Annual Disability File Monthly Payments Import Premium File Annual Premium Transfers
2	Monthly Premiums Monthly Payments
3	Monthly Premiums Monthly Payments
4	Monthly Premiums Monthly Payments
5	Monthly Premiums Monthly Payments
6	Monthly Premiums Monthly Payments
7	Monthly Premiums Monthly Payments
8	Monthly Premiums Monthly Payments
9	Monthly Premiums Monthly Payments
10	Monthly Premiums Monthly Payments
11	Monthly Premiums Monthly Payments
12	Monthly Premiums Monthly Payments Year-End Archive Annual Reporting

Figure 2

DCP PREMIUM CALCULATION PROCEDURES

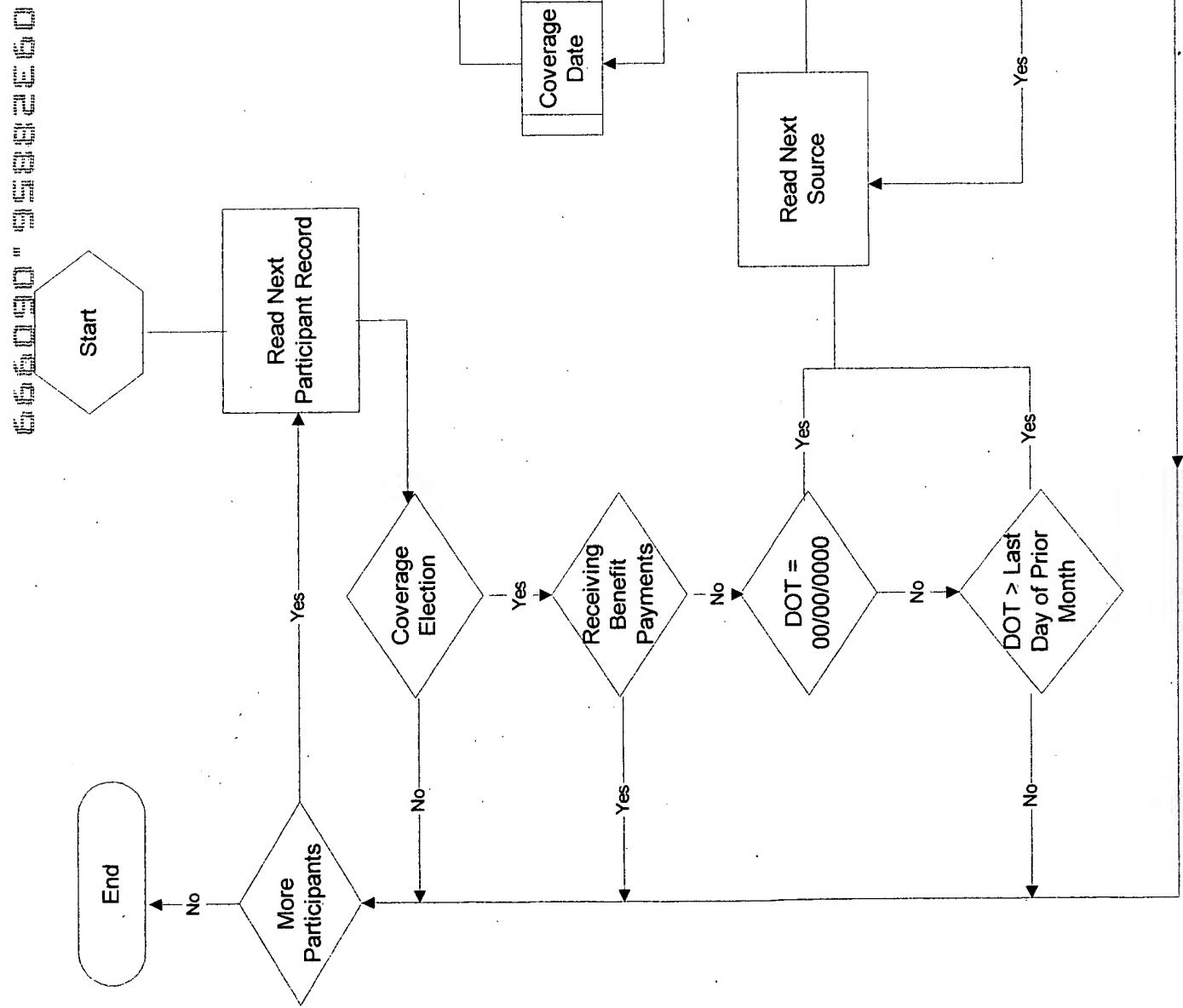


FIGURE 3

Figure 4
TECHNICAL DESCRIPTION OF DCP PROCESSES
(System fields appear in bold)

I. Annual determination of coverage dates and premiums

For each participant:

If **Coverage Election** = YES

AndIf **Date of Termination** = 00/00/0000 or **Date of Termination** > **Current Effective Date**

Then

For each source of money:

If **Source Eligible for Coverage** = YES

AndIF participant had source contributions

Then

Coverage Date = **Current Effective Date**

and

Source Coverage = Total prior year's source contributions (net of adjustments and corrections)
and

Source Premium = **Source Coverage** x **Insurance Rate**
and

Source Monthly Premium = **Source Premium** / 12
and

Life-To-Date Source Coverage = **Life-To-Date Source Coverage** + **Source Coverage**

EndIF

EndIF

Next Source

EndIF

EndIF

Next Participant

Next participant

IV. Monthly disability payments

For each participant:

If **Disability Payment Start Date < Current Date**

Then

For each source:

If **Source Coverage = 0**

Then

Purchase funds in amount of monthly payment, according to investment elections

EndIf

Next source

EndIf

Next Participant

V. Year-End Archive

For each plan:

Add 1 to **Effective Date year**

For each participant:

For each source, where T = current year

Source Coverage^{T-1} = Source Coverage^T

Source Premium^{T-1} = Premium^T

Source Coverage^T = 0

Source Premium^T = 0

Next source

Next participant

Next plan

II. Annual fund transfer to cover premiums

For each participant:

If Coverage Date = Current Effective Date

Then

For each source:

If Source Premium $\neq 0$

Then

Sell eligible funds in amount of Source Premium
and

Buy "Disability Premium" Fund in amount of Source Premium

EndIf

Next Source

EndIF

Next participant

III. Monthly sale to pay premiums

For each participant:

If Date of Termination = 00/00/0000 or Date of Termination \geq 1st day of current month

Then

For each source:

If Source Monthly Premium $\neq 0$

Then

Sell "Disability Premium" fund in amount of Source Monthly Premium

EndIf

Next source

EndIf